Welcome to Medicare!

Today you join millions of people with Medicare health care coverage. The program offers more choices than ever.

Medicare has Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage Plans), and Part D (Medicare prescription drug coverage). Most people pay monthly premiums for Part B and Part D. The enclosed booklet introduces you to the Medicare Program and explains four very important decisions you need to make.

1. Do you want to keep Medicare Part B?

2. How do you want to get your health insurance benefits? You will get your benefits through Original Medicare unless you choose to get the benefits through a Medicare Advantage Plan (like an HMO or PPO). You must have Medicare Part A and Part B to join a Medicare Advantage Plan.

3. Do you want or need Medicare Part D? You will need to join a Medicare drug plan offering prescription drugs to get this coverage.

4. Do you want to get a Medicare supplement insurance policy, also known as a Medigap policy? This is private insurance you can buy to provide you with additional coverage when you are in Original Medicare.

Soon, we will be sending you a "Medicare & You" handbook in the mail with more detailed information to help you understand your Medicare benefits and choices. **One very important benefit is the "Welcome to Medicare" physical exam.** Medicare will cover this exam as long as you arrange for the exam within the first 12 months you have Medicare Part B, even if the effective date of your Part B enrollment began in 2008. You will have to pay 20% of the Medicare-approved amount for this exam and no Part B deductible.

Medicare will soon contact you about any other health insurance (like employer coverage) you have that will work with Medicare.

Read the enclosed booklet and the "Medicare & You" handbook carefully. Review your choices before you make any decisions. Now is a good time to start a file for your Medicare information. Keep it where you can find it so you can refer back to it when you need it.

Enclosures